

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,435.00	\$1,060.48	\$374.52	5.34%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$12,816.60	\$102,280.00	4.39%	10.82%

Property Information

Purchase Price:	\$118,500.00
Purchase Closing Costs:	\$2,280.00
Estimated Repair Costs:	\$50,000.00
<b>Total Cost of Project:</b>	<b>\$170,780.00</b>
After Repair Value	\$240,000.00
Down Payment:	\$50,000.00
Loan Amount:	\$68,500.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	10 years
Loan Interest Rate:	4.000%
<b>Monthly P&amp;I:</b>	<b>\$693.53</b>



Income



Rent	\$1,435.00
<b>Total</b>	<b>\$1,435.00</b>

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$57.40	Maintenance	\$71.75
Cap. Ex.	\$114.80	Insurance	\$55.00
Property Taxes	\$68.00	Mortgage Payment	\$693.53
<b>Total</b>	<b>\$1,060.48</b>		

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## Financial Projections

Total Initial Equity:	\$171,500.00		
Gross Rent Multiplier:	6.88		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	10.82%	Debt Coverage Ratio:	1.54
ARV based on Cap Rate:	\$118,500.00		

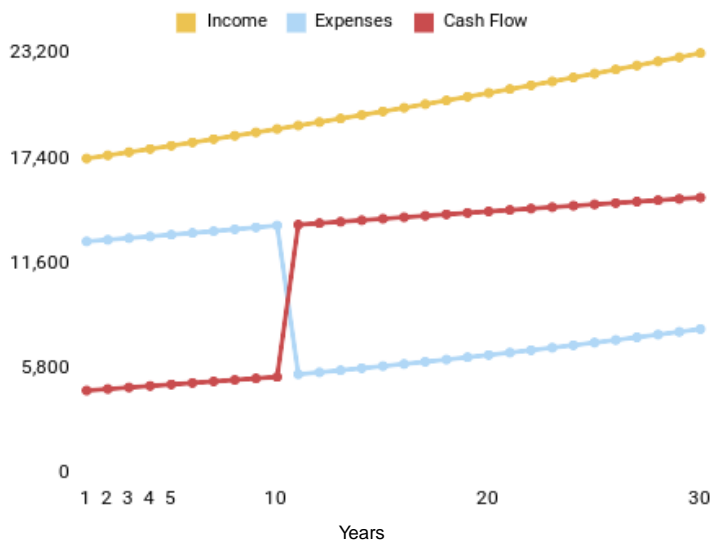
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,435.00
x50% for Expenses:	\$717.50
Monthly Payment/Interest Payment:	\$693.53
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$23.97</b>

## Analysis Over Time

Annual Growth Assumptions	2%		1%		5%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$17,392	\$17,566	\$18,098	\$19,022	\$19,992	\$21,012	\$23,210
Total Annual Expenses	\$12,814	\$12,904	\$13,184	\$13,690	\$5,926	\$6,543	\$7,976
Total Annual Cashflow	\$4,578	\$4,662	\$4,914	\$5,332	\$14,065	\$14,468	\$15,234
Cash on Cash ROI	4.48%	4.56%	4.80%	5.21%	13.75%	14.15%	14.89%
Property Value	\$252,000	\$264,600	\$306,308	\$390,935	\$498,943	\$636,791	\$1,037,266
Equity	\$189,186	\$207,703	\$268,650	\$390,935	\$498,943	\$636,791	\$1,037,266
Loan Balance	\$62,814	\$56,897	\$37,658	\$0	\$0	\$0	\$0
Total Profit if Sold	\$91,484	\$114,664	\$190,102	\$338,212	\$515,727	\$725,116	\$1,274,538
Annualized Total Return	89%	46%	23%	16%	13%	11%	9%

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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